

Information to identify the case:

Debtor 1	<u>Raymond T Yates</u>	Social Security number or ITIN	xxx-xx-1016
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Dawn M Yates</u>	Social Security number or ITIN	xxx-xx-7901
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-15400-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Raymond T Yates

Dawn M Yates
aka Dawn M Liccketto

6/26/24

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Raymond T Yates
Dawn M Yates
Debtors

Case No. 19-15400-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Jun 27, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 46

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Raymond T Yates, Dawn M Yates, 635 W Third Avenue, Runnemede, NJ 08078-1204
518124338	C&H Collection Services Inc, PO Box 1399, Merchantville, NJ 08109-0399
518124340	+ CareCentrix, PO Box 660, East Granby, CT 06026-0660
518124342	+ Children's Hospital of Philadelphia, 3401 Civic Center Blvd, Philadelphia, PA 19104-4319
518124343	+ Cooper University Health Care, PO Box 2090, Morrisville, NC 27560-2090
518124346	+ Emrg Phy Assoc of S Jersey PC, 90 Brick Road, Marlton, NJ 08053-2177
518124351	+ Gloucester Twp EMS Alliance Inc, Cape Medical Billing, PO Box 670, Cape May Court House, NJ 08210-0670
518124352	Harris & Harris, PO Box 783777, Philadelphia, PA 19178-3777
518124353	+ Inspira Health Network, Attn: Financial Counseling, Bridgeton Health Center, 333 Irving Avenue, Bridgeton, NJ 08302-2123
518124354	Inspira Medical Center Woodbury, Inc, PO Box 95000-7130, Philadelphia, PA 19195-7130
518124355	+ Jefferson Health - New Jersey, 500 Marlboro Avenue, Cherry Hill, NJ 08002-2020
518124357	+ National Financial LLC, d/b/a Loan Till Payday, 1511 North Dupont Highway, New Castle, DE 19720-1900
518124359	+ One Click Cash, 515 G S.E., Miami, OK 74354-8224
519117992	+ Regina Cohen, Esquire, Lavin, Cedrone, Graver, Boyd & DiSipio, 1300 Route 73, Suite 307 Mt. Laurel, New Jersey 08054-2217
518124367	Team Pediatric Associates PC, PO Box 740021, Cincinnati, OH 45274-0021
518124369	The Borough of Runnemede, c/o DM Billings, PO Box 1016, Runnemede, NJ 08078
518124371	+ Virtua Center for Surgery, 239 Hurfville Crosskeys Road, Sewell, NJ 08080-4002

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 27 2024 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 27 2024 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	^ MEBN	Jun 27 2024 21:48:58	Specialized Loan Servicing LLC, P.O. Box 340514, Tampa, FL 33694-0514
518124335	Email/Text: akron_patient_services@teamhealth.com	Jun 27 2024 21:57:00	Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
518124334	+ Email/Text: bankruptcynotices@aarons.com	Jun 27 2024 22:00:00	Aaron's Inc, d/b/a Aaron's, 6535 N Crescent Blvd, Pennsauken, NJ 08110-1626
518505915	EDI: GMACFS.COM	Jun 28 2024 02:12:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
518124336	+ EDI: GMACFS.COM	Jun 28 2024 02:12:00	Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
518124337	^ MEBN		

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		Jun 27 2024 21:45:02	Atlantic ER Phys Team Ped, c/o HRRG, PO Box 8486, Coral Springs, FL 33075-8486
518158053	+ EDI: AIS.COM		
		Jun 28 2024 02:12:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518124339	+ EDI: CAPITALONE.COM		
		Jun 28 2024 02:12:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518124344	+ Email/PDF: creditonebknotifications@resurgent.com		
		Jun 27 2024 22:16:53	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518124345	^ MEBN		
		Jun 27 2024 21:45:03	Emerg Care Services of NJ, c/o HRRG, PO Box 8486, Coral Springs, FL 33075-8486
518124349	^ MEBN		
		Jun 27 2024 21:48:24	Financial Recoveries, 200 E Park Drive, Mount Laurel, NJ 08054-1297
518124348	^ MEBN		
		Jun 27 2024 21:48:26	Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
518124350	+ EDI: AMINFOFP.COM		
		Jun 28 2024 02:12:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
518124341	EDI: JPMORGANCHASE		
		Jun 28 2024 02:12:00	Chase Card, P.o. Box 15298, Wilmington, DE 19850
518124356	+ Email/PDF: MerrickBKNotifications@Resurgent.com		
		Jun 27 2024 22:16:46	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
518124358	Email/Text: ebn@nemours.org		
		Jun 27 2024 21:59:00	Nemours Children's Health System, PO Box 740198, Atlanta, GA 30374-0198
518124361	+ Email/Text: bankruptcy@pseg.com		
		Jun 27 2024 21:56:00	PSE&G, Attn: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490
518236476	^ MEBN		
		Jun 27 2024 21:48:03	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518124360	+ Email/Text: dnj@pbslaw.org		
		Jun 27 2024 21:58:00	Pluese, Becker & Saltzman LLC, 20000 Horizon Way, Ste 900, Mount Laurel, NJ 08054-4318
518124362	^ MEBN		
		Jun 27 2024 21:48:40	QAR, PO Box 239, Gibbsboro, NJ 08026-0239
518124363	^ MEBN		
		Jun 27 2024 21:50:11	Quality Asset Recovery, 7 Foster Ave, Gibbsboro, NJ 08026-1191
518124364	+ Email/Text: bankruptcynotice@sjindustries.com		
		Jun 27 2024 21:58:00	South Jersey Gas, Customer Contact Center, PO BOX 577, Hammonton, NJ 08037-0577
518124365	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Jun 27 2024 21:58:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518124366	+ Email/Text: bankruptcy@sunrisecreditservices.com		
		Jun 27 2024 21:57:00	Sunrise Credit Services, Inc, 260 Airport Plaza, Farmingdale, NY 11735-3946
518124368	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Jun 27 2024 21:58:00	The Bank of New York Mellon, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
518267599	+ Email/Text: bkelectronicnoticecourtmail@computershare.com		
		Jun 27 2024 21:58:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
518124370	+ Email/Text: bankruptcydepartment@tsico.com		
		Jun 27 2024 22:00:00	Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2733

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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cr	*	Ally Financial Inc., PO Box 130424, Roseville, MN 55113-0004
518124347	##+	Exclusively Endodontics, 303 South Kings Highway, Suite 6, Cherry Hill, NJ 08034-2579
518216176	##+	Rebecca A. Solarz, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 26, 2024 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snavelly	on behalf of Debtor Raymond T Yates jjresq1@comcast.net
Barbara J. Snavelly	on behalf of Joint Debtor Dawn M Yates jjresq1@comcast.net
Denise E. Carlon	on behalf of Creditor The Bank of New York Mellon fka The Bank of New York as Trustee et al... dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Regina Cohen	on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9